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MESSAGE:

Attention: Lalita M. Hamilton, Examiner
 Please see attached: **AMENDMENT AND REPLY**

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By

Gummy Fitzgerald
Signature of Person Depositing FacsimilePATENT**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Carlos Fides, et al.	Docket No.	60655.2400
Serial No.:	10/707,313	Filing Date:	December 4, 2003
Group Art Unit:	3624	Examiner:	Hamilton, Lalita M.
Title:	GUARANTEED NEGOTIATION SYSTEM AND METHOD	Confirmation No.:	1312

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed May 5, 2005, of which this Reply is within the shortened three month statutory period for reply, please consider the following amendments and remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.